

In re:  
Sharon Marie Wilkins  
Debtor

Case No. 23-10966-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 23, 2024

User: admin  
Form ID: 155

Page 1 of 5  
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	+ Sharon Marie Wilkins, 1824 Reed Street, Philadelphia, PA 19146-4636
14811376	Capital One, NA, c/o FRANCIS J. LAWALL, Troutman Pepper Hamilton Sanders LLP, 3000 Two Logan Square, 18th and Arch Street Philadelphia, PA 19103-2799
14810773	+ MIDLAND CREDIT MANAGEMENT INC., c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541
14815341	+ PNC Bank, National Association, c/o MARIO J. HANYON, Brock & Scott, PLLC, 302 Fellowship Road., Ste 130 Mount Laurel, NJ 08054-1218
14772999	+ Patenaude and Felix, A.P.C., Gregg L. Morris, Esquire, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14772966	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:12:12	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14772965	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 24 2024 00:11:28	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14772967	+ Email/Text: BarclaysBankDelaware@tsico.com	May 24 2024 00:02:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14800535	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14772969	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:11:30	Cap1/wsi, Po Box 31293, Salt Lake City, UT 84131-0293
14772970	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:11:59	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14773837	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2024 00:10:39	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14772971	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:12:07	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14772972	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:24:53	Capital One/SaksFirst, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14777732	+ Email/Text: bankruptcy@cavps.com	May 24 2024 00:03:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14772973	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:12:04	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
14772974	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Ccb/apples, Po Box 182120, Columbus, OH 43218-2120
14772976	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0313-2

User: admin

Page 2 of 5

Date Rcvd: May 23, 2024

Form ID: 155

Total Noticed: 76

		May 24 2024 00:11:25	Citi/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
14772977	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:11:28	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 6217, Sioux Falls, SD 57117-6217
14779237	Email/Text: bnc-quantum@quantum3group.com	May 24 2024 00:02:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14772978	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:51:24	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14772979	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:12:10	Citibank/Sears, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
14772980	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:24:41	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
14772981	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Bank/Bedford Fair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772982	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Bank/Jessica London, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772983	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772984	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772985	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772986	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Capital/JJills, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772987	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitybank/cldwtrmc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14772988	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitycap/diamndsint, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772991	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14772989	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitycapital/c21, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772990	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitycapital/levisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14772992	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenitycb/appleseeds, Po Box 182120, Columbus, OH 43218-2120
14772995	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:10:42	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14772997	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:10:42	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14772993	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 24 2024 00:24:42	Dillard's Card Services/Wells Fargo Bank, Attn: Bankruptcy, Po Box 10347, Des Moines, IA 50306-0347
14772994	+ Email/Text: mrdiscen@discover.com	May 24 2024 00:01:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14772996	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 24 2024 00:03:00	Genesis Bankcard Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14772975	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2024 00:12:02	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14777070	+ Email/Text: RASEBN@raslg.com		

District/off: 0313-2

User: admin

Page 3 of 5

Date Rcvd: May 23, 2024

Form ID: 155

Total Noticed: 76

		May 24 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14774804	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2024 00:10:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14810629	^ MEBN	May 23 2024 23:54:43	MIDLAND CREDIT MANAGEMENT INC., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14780195	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2024 00:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14772998	+ Email/Text: bnc@nordstrom.com	May 24 2024 00:02:28	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14789352	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 24 2024 00:03:00	Nordstrom, Inc, Jefferson Capital Systems, LLC Assignee, Po Box 7999, St. Cloud, MN 56302-7999
14773000	Email/Text: CollectionsDept@PFCU.COM	May 24 2024 00:02:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14815157	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2024 00:01:00	PNC Bank, 6750 Miller Road, Brecksville, Ohio 44141
14788220	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2024 00:01:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14772968	Email/Text: Bankruptcy.Notices@pnc.com	May 24 2024 00:01:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14815156	+ Email/Text: EBN@brockandscott.com	May 24 2024 00:02:00	PNC Bank, National Association, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdgate Dr., Winston-Salem, NC 27103-2930
14786159	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2024 00:11:24	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14772999	^ MEBN	May 23 2024 23:55:03	Patenaude and Felix, A.P.C., Gregg L. Morris, Esquire, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
14785952	^ MEBN	May 23 2024 23:54:50	Philadelphia Gas Works, 800 W Montgomery Ave 3F, Philadelphia, PA 19122-2898
14773001	+ Email/Text: bankruptcy1@pffcu.org	May 24 2024 00:02:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14779961	+ Email/Text: bankruptcy1@pffcu.org	May 24 2024 00:02:00	Police & Fire Federal Credit Union, 1 Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14773002	+ Email/Text: bankruptcy1@pffcu.org	May 24 2024 00:02:00	Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14776985	Email/Text: bnc-quantum@quantum3group.com	May 24 2024 00:02:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14773003	+ Email/Text: bankruptcyteam@quickenloans.com	May 24 2024 00:03:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14773004	+ Email/Text: servicing@svcfm.com	May 24 2024 00:02:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
14773005	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:24:52	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773007	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:24:40	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773008	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:51:28	Synchrony Bank/Amazon, Attn: Bankruptcy, Po

District/off: 0313-2

User: admin

Page 4 of 5

Date Rcvd: May 23, 2024

Form ID: 155

Total Noticed: 76

			Box 965060, Orlando, FL 32896-5060
14773009	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:11:58	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14773011	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:12:12	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773012	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:12:01	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773013	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:12:02	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773014	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:39:28	Synchrony Bank/ShopNBC, Po Box 965005, Orlando, FL 32896-5005
14773015	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:10:33	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14773010	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:12:12	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773016	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:51:14	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773017	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:10:33	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14773018	+ Email/Text: EBankruptcy@UCFS.NET	May 24 2024 00:03:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Road, Westlake, OH 44145-1194
14785504	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2024 00:11:36	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14783001	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 24 2024 00:12:12	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14773019	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 24 2024 00:12:21	Wffnatbank, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 72

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14773006		Syncb/walmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2024

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 5 of 5

Date Rcvd: May 23, 2024

Form ID: 155

Total Noticed: 76

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
ANNE M. AARONSON	on behalf of Creditor Police and Fire Federal Credit Union aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MIDLAND CREDIT MANAGEMENT INC. bkgroup@kmlawgroup.com
FRANCIS J. LAWALL	on behalf of Interested Party Capital One NA francis.lawall@troutman.com, susan.henry@troutman.com,wlbank@troutman.com
FRANCIS J. LAWALL	on behalf of Interested Party American Infosource LP francis.lawall@troutman.com, susan.henry@troutman.com,wlbank@troutman.com
JOSEPH R. LOVERDI	on behalf of Creditor Police and Fire Federal Credit Union SmithJ3@PFFCU.org divellod@pffcu.org
MARIO J. HANYON	on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
PEARL PHAM	on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS R. DOMINCZYK	on behalf of Creditor Cavalry SPV I LLC tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VICKI ANN PIONTEK	on behalf of Debtor Sharon Marie Wilkins vicki.piontek@gmail.com piazzakt@gmail.com
TOTAL: 11	

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Sharon Marie Wilkins	)	Case No. 23-10966-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 22, 2024

For The Court

Ashely M. Chan  
Judge, United States Bankruptcy Court